

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ELZABETH B HAYNES

Case No. 09-42757

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/11/2009.
- 2) The plan was confirmed on 02/08/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/12/2014.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,750.00.
- 10) Amount of unsecured claims discharged without payment: \$292,925.66.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$42,300.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:	\$42,300.00
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,624.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,105.95
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$4,729.95
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Attorney fees paid and disclosed by debtor:	\$876.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN GENERAL FINANCE	Unsecured	8,515.00	NA	NA	0.00	0.00
BAC HOME LOANS	Unsecured	87,944.00	NA	NA	0.00	0.00
BAC HOME LOANS	Unsecured	75,520.00	NA	NA	0.00	0.00
BAC HOME LOANS	Secured	87,944.00	86,248.68	89,638.46	0.00	0.00
BAC HOME LOANS	Secured	75,520.00	74,730.42	77,403.90	0.00	0.00
BAC HOME LOANS SERVICING	Secured	NA	3,389.77	3,389.77	3,389.77	0.00
BAC HOME LOANS SERVICING	Secured	NA	2,673.48	2,673.48	2,673.48	0.00
BANK OF AMERICA NA	Secured	38,489.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	5,288.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Secured	NA	NA	NA	0.00	0.00
CACH	Unsecured	NA	11,741.25	11,741.25	3,201.62	0.00
CAPITAL ONE BANK USA	Unsecured	1,409.00	1,408.28	1,408.28	384.01	0.00
CHASE BANK USA	Unsecured	NA	11,088.48	11,088.48	3,023.62	0.00
CHASE BANK USA NA	Unsecured	11,088.00	NA	NA	0.00	0.00
CITGO OIL/CITIBANK	Unsecured	1,375.00	NA	NA	0.00	0.00
CITIBANK USA	Unsecured	2,189.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	6,970.00	6,970.56	6,970.56	1,900.74	0.00
CITY OF CHICAGO PARKING BUREAU	Unsecured	2,500.00	NA	NA	0.00	0.00
CITY OF CHICAGO WATER DEPT	Secured	NA	500.25	500.25	0.00	0.00
EAST BAY FUNDING	Unsecured	3,537.00	5,952.49	5,952.49	1,623.13	0.00
ECAST SETTLEMENT CORP	Unsecured	38,489.00	38,489.85	38,489.85	10,495.45	0.00
FIRST USA BANK	Unsecured	5,878.00	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	6,412.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	2,604.00	3,537.57	3,537.57	964.63	0.00
MERRICK BANK	Unsecured	4,893.00	4,995.05	4,995.05	1,362.06	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	18,200.00	18,200.09	18,200.09	4,962.82	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,842.00	1,842.06	1,842.06	502.30	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	6,040.00	6,030.30	6,030.30	1,644.35	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	5,288.48	5,288.48	1,442.07	0.00
TARGET	Unsecured	2,179.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$167,042.36	\$0.00	\$0.00
Mortgage Arrearage	\$6,063.25	\$6,063.25	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$500.25	\$0.00	\$0.00
TOTAL SECURED:	\$173,605.86	\$6,063.25	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$115,544.46	\$31,506.80	\$0.00

Disbursements:	
Expenses of Administration	\$4,729.95
Disbursements to Creditors	<u>\$37,570.05</u>
TOTAL DISBURSEMENTS :	<u>\$42,300.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/29/2015

By:/s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.